

SYSTEM AND METHOD FOR PERFORMING
PERSONAL FINANCE MANAGEMENT USING THE INTERNET

ABSTRACT

The Personal Finance Management (PFM) system of the present invention can
5 be connected to a bank server and a plurality of electronic bill presentation and
payment ("EBPP") servers via the Internet and obtain a user's bank account
information data from the bank server and billing information data from the EBPP
servers. The PFM system can present a user with a payment schedule based on the
bank account information and the billing information so that the user can manage
10 his/her finance matters efficiently. Furthermore, the PFM system can enable the user
to determine when and how to pay the bill.

The PFM system of the present invention, which can be connected to a bank
server and a plurality of EBPP servers over the Internet, comprises means for obtaining
the user's bank account information data from a bank server; means for collecting
15 billing information data from each of the EBPP servers, said billing information data
including an amount to be paid and payment due date; means for presenting a payment
schedule based on said bank account information data and said billing information
data; and means for enabling the user to select how and when to pay the bills and
forwarding said user's selection on the payment to the bank server.